

Claims

1. A computerized method for creating a customized lifestyle plan for a user, the method comprising:

5 identifying a user's desired lifestyle;
identifying at least one user preference associated with the desired lifestyle;
identifying financial information associated with the user;
determining the cost of the user's desired lifestyle, in accordance with the user preference
determining whether the desired lifestyle is achievable with respect to the financial
10 information; and,
providing a lifestyle plan associated with the desired lifestyle and the financial
information to the user.

2. The method of claim 1 further comprising the step of sending a query to the user to
15 identify at least one of the desired lifestyle, preference, and financial information.

3. The method of claim 1 wherein at least a portion of the method is performed using a
computer network.

20 4. The method of claim 1, wherein the step of identifying a user's desired lifestyle further
comprises identifying a user's desired retirement scenario.

5. The method of claim 1, wherein the step of identifying a user's desired lifestyle further
comprises identifying at least one of the user's desired place to be, place to go, person to be with,
thing to own, and thing to do.

25 6. The method of claim 1 wherein the step of determining the cost of the user's lifestyle
further comprises the steps of:

determining a cost associated with each user preference;
summing the costs of each user preference to generate a total cost associated with the
30 desired lifestyle;

7. The method of claim 1 wherein the step of determining whether the desired lifestyle is achievable comprises comparing the cost of the desired lifestyle to the financial information.

8. The method of claim 1 further comprising the step of providing the cost information to the user.

9. The method of Claim 1, further comprising the step of presenting the user with a suggestion associated with at least one of the desired lifestyle and the financial information.

10. The method of Claim 1 further comprising the step of advising the user to edit at least one of the desired lifestyle and the financial information.

11. The method of Claim 10, further comprising the step of providing the user with the ability to edit at least one of the desired lifestyle and financial information.

12. The method of claim 1 wherein the step of identifying financial information associated with the user further comprises querying the user for financial information.

13. The method of claim 1 wherein the step of identifying financial information associated with the user further comprises retrieving the financial information from a location specified by the user.

14. The method of claim 13 wherein the step of retrieving the financial information further comprises retrieving the financial information from a third-party source.

15. The method of claim 1 further comprising the step of providing the user with the ability to obtain information about at least one aspect of the user's desired lifestyle.

16. A computerized system for generating a lifestyle plan for a user, said system comprising:
a converter receiving a first set of data responsive to inquiries designed to evoke responses indicative of a desired lifestyle that the user wishes to live, receiving a second set of data responsive to inquiries regarding the user's financial resources, and receiving a set of

information based at least in part on the first and second sets of data, wherein the converter uses the set of information to generate a lifestyle plan;

a database in operable communication with the converter, the database retrieving a third set of data associated with the received first and second data; and

5 a summing junction in operable communication with the database, the summing junction comparing the first data to the second data depending upon said third data, and providing the results of the comparison to the converter.

10 17. The system of Claim 16, wherein at least a portion of the third data is associated with a total cost of user preferences associated with the desired lifestyle.

18. A computerized lifestyle planning system, comprising:

a database storing information about at least one type of lifestyle;

a rules engine defining at least one rule relating to the type of lifestyle;

15 a processor in operable communication with the rules engine and the database, the processor system programmed for:

receiving user information about a user's desired lifestyle;

retrieving data from the database responsive to the user information, in accordance with the at least one rule; and

20 creating a plan for the user to achieve the desired lifestyle, in accordance with the retrieved data.

19. The computerized lifestyle planning system of claim 18, wherein the processor is programmed for providing information to the user that permits the user to explore at least one aspect of the plan.

20. The computerized lifestyle planning system of claim 18, wherein the processor is programmed to receive user information that includes user financial information.

30 21. The computerized lifestyle planning system of claim 18, wherein the processor is further programmed to retrieve user information from an entity other than the user.

22. The computerized lifestyle planning system of claim 18, wherein the processor is further programmed to provide at least one of the desired lifestyle, user information, and plan to an entity other than the user.

23. The computerized lifestyle planning system of claim 18, wherein the computerized lifestyle planning system communicates with the user over a computer network.

24. A computer program product, comprising:

a computer useable medium and computer readable code embodied on the computer useable medium for creating a lifestyle plan for a user, the computer readable code comprising:

computer readable program code devices configured to cause the computer to identify a user's desired lifestyle;

computer readable program code devices configured to cause the computer to identify at least one user preference associated with the desired lifestyle;

computer readable program code devices configured to cause the computer to identify financial information associated with the user;

computer readable program code devices configured to cause the computer to determine the cost of the user's desired lifestyle, in accordance with the preference

computer readable program code devices configured to cause the computer to determine whether the desired lifestyle scenario is achievable with respect to the financial information; and,

computer readable program code devices configured to cause the computer to provide a lifestyle plan associated with the desired lifestyle and the financial information to the user.

25. A computer data signal embodied in a transmission medium, comprising:

a code segment including instructions for identifying a user's desired lifestyle;

a code segment including instructions for identifying at least one user preference associated with the desired lifestyle;

a code segment including instructions for identifying financial information associated with the user;

a code segment including instructions for determining the cost of the user's desired lifestyle, in accordance with the preference

a code segment including instructions for determining whether the desired lifestyle scenario is achievable with respect to the financial information; and,

a code segment including instructions for providing a lifestyle plan associated with the desired lifestyle and the financial information to the user.

5

26 An interface for creating a lifestyle plan for a user, the interface comprising computer readable program devices for:

identifying a user's desired lifestyle;

identifying at least one user preference associated with the desired lifestyle;

10

identifying financial information associated with the user;

determining the cost of the user's desired lifestyle, in accordance with the preference determining whether the desired lifestyle scenario is achievable with respect to the

financial information; and,

providing a lifestyle plan associated with the desired lifestyle and the financial

15

information to the user.

27. A method in a computer system for evaluating a user lifestyle goal, comprising:

presenting a prompt to the user requesting the selection of a lifestyle goal;

presenting a query to the user relating to the lifestyle goal;

20

presenting a result to the user indicating at least a portion of the cost of the selected lifestyle goal, the result based at least in part on the user's response to the query;

presenting a prompt to the user requesting user financial information;

presenting an indication to the user as to whether the selected lifestyle goal is achievable, the indication based at least in part on the user financial information; and

25

presenting a plan to the user for achieving the selected lifestyle goal.

28 A computer readable medium containing a data structure for storing lifestyle information and a set of scores for evaluating lifestyle preferences provided by a user against financial information associated with the user, the lifestyle information and scores indicating the degree of correlation between the lifestyle preferences and the financial information, the data structure comprising:

30

a user table containing an entry for the user, the entry specifying an index to a set of lifestyle preferences provided by a user in response to a set of queries provided to the user, the entry further specifying an index to a set of financial information associated with the user; and

- 5 a comparison table containing a threshold value corresponding to a minimum level of correlation between the lifestyle preferences of the user and the financial information associated with the user, the minimum level indicating whether the user's lifestyle preferences are achievable.